

Registration Form

Name: _____

Agency: _____

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Registration is required

Complete this registration form (front and back) and mail it with your lunch and CLE payment to:

**West Tennessee Legal Services,
Inc.**

**c/o Laura Hilton
210 West Main Street
Jackson, TN 38301**

Or

You can register online at:
[www.fairhousingtennessee.net/
predatorylending](http://www.fairhousingtennessee.net/predatorylending)

Please register no later than
Tuesday, September 16, 2014

Seminar Cost

Non-Attorney: No Cost

Attorney: \$10.50

Lunch is extra

**Make Check payable to:
West Tennessee Legal Services,
Inc.**

For more information contact:

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
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JACKSON, TN

West Tennessee Legal Services, Inc.
Post Office Box 2066
Jackson, TN 38302-2066

Address Service Requested

A Study In Predatory Lending, The Fair Housing Act, and Rights and Remedies or “Everything You Always Wanted To Know About The Pitfalls Of Residential Loans And Predatory Lending Issues”

Friday, September 19, 2014
9:00a.m. — 4:00p.m.

Chattanooga Choo-Choo
Conference Center
1400 Market Street
Chattanooga, Tennessee
Parking available

5.5 CLE hours : requested

This seminar is funded in part through a
grant from the U.S. Department of
Housing and Urban Development



Equal Housing Opportunity

Presenters

David Tarpley, Lead Attorney for Housing and Consumer Law, at Legal Aid Society of Middle Tennessee and the Cumberland, is a 1971 graduate of Vanderbilt University Law School. He joined the Legal Aid Society in 1971 and became managing attorney of the Consumer Section in 1974. He has practiced extensively in the field of consumer law and is a frequent presenter at local, state and regional training. He served for 28 years on the Board of Directors of Consumer Credit Counseling Service of Middle Tennessee. He has been on the adjunct faculty of the Vanderbilt University Law School since 1986 and teaches a course on consumer credit protection. In 2007 he was appointed to the faculty of the Nashville School of Law, where he teaches a course in consumer protection. In 1997 he received the Tennessee Bar Association's award for the Public Service Attorney of the Year. In 2003 the *Nashville Business Journal* identified him as one of the outstanding 100 lawyers in the

Carol Gish is West Tennessee Legal Services Managing Attorney, Housing, Fair Housing Project Director, with oversight of the Fair Housing Project, and Project Director, for the WTLS HUD approved National Housing Counseling Intermediary Program and WTLS NeighborWorks NFMC National Program. She was WTLS/Tennessee Project Director for the FHIP-FHOI Grants with California Rural Legal Assistance and presently with Legal Aid Services of Oklahoma. She also litigates fair housing and predatory lending cases.

Richard Gadzekpo is Housing Coordinator for the Tennessee Human Rights Commission where he is responsible for the Commission's enforcement of the housing division. He is a native of Ghana, West Africa and a graduate of the Perkins School of Theology, Southern Methodist University Dallas, Texas, earning a Doctorate in Theology. Mr. Gadzekpo is a Week Four graduate of the HUD National Fair Housing Training Academy and a Rule 31 Listed General Mediator in the State of Tennessee. He specializes in housing investigations, employment, general business and faith-based mediation.

Agenda

9:00 - 10:00

The Fair Housing Act and Lending

10:00 - 10:45

The Tennessee Human Rights Act

10:45 - 11:00

Break

11:00 - 12:00

Lending, Subprime Lending,
Predatory Lending:

**The Law, Case Studies and Applicable
Documents**

12:00 - 1:00

Lunch

1:00 - 2:30

Lending, Subprime Lending,
Predatory Lending:

**The Law, Case Studies and Applicable
Documents**

2:30 - 2:45

Break

2:45 - 4:00

Lending, Subprime Lending,
Predatory Lending:

**The Law, Case Studies and Applicable
Documents**

Sponsored by

Legal Aid of East Tennessee,
West Tennessee Legal Services,
Tennessee Human Rights
Commission, and Tennessee Housing
Development Agency

**Box Lunch available at additional
cost. Check preference:**

☐ Chicken: \$13.75

☐ Turkey: \$13.20

☐ Club: \$12.65

☐ Roast Beef: \$13.75

Includes sandwich, chips, fruit,
cookie, and drink.

Special Accommodations

☐ Mobility Accessibility

☐ Hearing

☐ Other _____

Continuing Legal Education (CLE)

- 5.5 General CLE hours have been requested.

Those desiring CLE credit will receive a CLE form to complete.